

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Audited Year Ended 30 September	
	2025 MUR m	2024 MUR m
ASSETS		
Cash and bank balances	943.6	514.3
Deposits with banks	638.9	727.0
Net investment in leases and other credit agreements	12,789.7	11,645.3
Loans and advances	12,740.4	10,705.9
Other assets	684.1	639.5
Investment securities	121.6	188.5
Inventories	5.5	3.4
Investment in joint venture	6.2	-
Investment in associates	11.0	15.0
Equipment	482.4	515.4
Right-of-use assets	90.1	128.2
Deferred tax assets	504.7	449.0
Intangible assets	177.2	114.7
Total assets	29,195.4	25,646.2
LIABILITIES		
Bank overdrafts	81.9	116.8
Other borrowed funds	18,231.8	15,926.5
Other liabilities	2,724.1	2,295.0
Lease liabilities	124.8	167.6
Income tax liabilities	657.6	385.4
Deferred tax liabilities	45.0	23.0
Post employment benefit liabilities	176.0	177.5
Total liabilities	22,041.2	19,091.8
EQUITY		
Stated capital	680.5	680.5
Retained earnings	5,791.8	5,158.3
Other reserves	447.7	489.1
Equity attributable to owners of the parent	6,920.0	6,327.9
Non controlling interests	234.2	226.5
Total equity	7,154.2	6,554.4
Total equity and liabilities	29,195.4	25,646.2

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

	Audited Year Ended 30 September	
	2025 MUR m	2024 MUR m
Interest income	4,235.0	3,544.5
Interest expense	(988.7)	(816.5)
Net interest income	3,246.3	2,728.0
Non interest income	726.0	605.1
Net operating income	3,972.3	3,333.1
Operating expenses	(1,985.5)	(1,747.0)
Profit before impairment	1,986.8	1,586.1
Net impairment losses on financial assets	(461.3)	(270.4)
Profit after impairment	1,525.5	1,315.7
Foreign exchange gain/(loss)	2.0	(7.0)
Fair value gain on investment securities	2.7	3.3
Share of results of associates	(4.0)	(2.0)
Profit before tax	1,526.2	1,310.0
Income tax expense	(305.8)	(203.0)
Profit for the year	1,220.4	1,107.0
Attributable to:		
Equity owners of the parent	1,213.2	1,102.3
Non controlling interests	7.2	4.7
	1,220.4	1,107.0
Basic and diluted earnings per share	MUR 1.78	1.62
Dividends per share	MUR 0.84	0.59
Number of ordinary shares used in calculation	680,522,310	680,522,310

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	Audited Year Ended 30 September	
	2025 MUR m	2024 MUR m
Profit for the year	1,220.4	1,107.0
Other comprehensive (loss)/income		
Items that will not be reclassified to profit or loss		
Remeasurement of post employment benefit, net of tax	(2.1)	5.5
Items that may be reclassified subsequently to profit or loss		
Exchange difference on translation of foreign entities	(2.6)	26.2
Other comprehensive (loss)/income for the year, net of tax	(4.7)	31.7
Total comprehensive income for the year, net of tax	1,215.7	1,138.7
Attributable to:		
Owners of the parent	1,208.0	1,128.5
Non controlling interests	7.7	10.2
	1,215.7	1,138.7

CONSOLIDATED STATEMENT OF CASH FLOWS

	Audited Year Ended 30 September	
	2025 MUR m	2024 MUR m
Net cash flows used in operating activities	(941.3)	(1,932.5)
Net cash flows used in investing activities	(143.2)	(56.0)
Net cash flows generated from financing activities	1,551.0	2,179.1
Net increase in cash and cash equivalents	466.5	190.6
Cash and cash equivalents at beginning of year	397.5	217.5
Effect of exchange rate changes on cash and cash equivalents	(2.3)	(10.6)
Cash and cash equivalents at year end	861.7	397.5

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Stated capital	Other reserves	Retained earnings	Attributable to equity shareholders	Non-controlling interests	Total equity
	MUR m	MUR m	MUR m	MUR m	MUR m	MUR m
At 1 October 2024	680.5	489.1	5,158.3	6,327.9	226.5	6,554.4
Profit for the year	-	-	1,213.2	1,213.2	7.2	1,220.4
Other comprehensive (loss)/income for the year	-	(5.2)	-	(5.2)	0.5	(4.7)
Total comprehensive (loss)/income for the year	-	(5.2)	1,213.2	1,208.0	7.7	1,215.7
Dividends	-	-	(571.6)	(571.6)	-	(571.6)
Modification of equity-settled share-based payment	-	(44.3)	-	(44.3)	-	(44.3)
Transfers	-	8.1	(8.1)	-	-	-
Total transactions with owners of parent	-	(36.2)	(579.7)	(615.9)	-	(615.9)
At 30 September 2025	680.5	447.7	5,791.8	6,920.0	234.2	7,154.2

	Stated capital	Other reserves	Retained earnings	Attributable to equity shareholders	Non-controlling interests	Total equity
	MUR m	MUR m	MUR m	MUR m	MUR m	MUR m
At 1 October 2023	680.5	458.3	4,460.7	5,599.5	216.3	5,815.8
Profit for the year	-	-	1,102.3	1,102.3	4.7	1,107.0
Other comprehensive income for the year	-	26.2	-	26.2	5.5	31.7
Total comprehensive income/(loss) for the year	-	26.2	1,102.3	1,128.5	10.2	1,138.7
Dividends	-	-	(401.5)	(401.5)	-	(401.5)
Equity-settled share-based payment	-	1.4	-	1.4	-	1.4
Transfers	-	3.2	(3.2)	-	-	-
Total transactions with owners of parent	-	4.6	(404.7)	(400.1)	-	(400.1)
At 30 September 2024	680.5	489.1	5,158.3	6,327.9	226.5	6,554.4

SEGMENT ANALYSIS

	Net Operating Income Year ended September		Profit After Tax Year ended September	
	2025 MUR m	2024 MUR m	2025 MUR m	2024 MUR m
Finance	3,722.0	3,097.0	1,245.0	1,151.4
Investments	324.1	312.0	(24.6)	(44.4)
Group elimination	(73.8)	(75.9)	-	-
	3,972.3	3,333.1	1,220.4	1,107.0

For the year ended 30 September 2025, CIM Financial Services Ltd's bottom line result amounted to MUR 1,220M.

During the first nine months of the financial year, the Group experienced a commendable growth in its consumer finance and leasing books. In the final quarter of the year, the loan book continued to grow, albeit at a more moderate pace, reflecting softer retail sector activity and the sales of vehicles cooling off after the one-off surge in acquisition in June. The inflationary impact on both interest rates and operational expenses remained a significant factor influencing the Group's overall results. Collections remained steady throughout the year whilst we noted an increase in allowance for impairment, in line with the overall significant growth noted in our asset book as compared to prior year.

Dividend

The Board has declared a final dividend of MUR 0.57 per share payable in respect of all the ordinary shares of the Company which will be payable to the shareholders of the Company registered at close of business on 05 January 2026. The payment of this dividend will take place on or about 20 January 2026.

The shares of the Company will be traded cum-dividend on the Stock Exchange up to the market date of 29 December 2025 and ex-dividend as from 30 December 2025.

Outlook

Looking ahead, the Board expects the performance of the Group for the next financial year to remain positive, with a degree of volatility given prevailing economic conditions and evolving consumer spending patterns. The Board will continue to exercise prudence in maintaining disciplined control over its cost base and prioritising asset quality, while selectively investing in growth opportunities in its core businesses.

By Order of the Board
Cim Administrators Ltd
Company Secretary

12 December 2025

The abridged audited financial statements of the Group for the year ended 30 September 2025 have been prepared using the same accounting policies as set out in the audited financial statements for the year ended 30 September 2025, except for the adoption of published standards that are now effective. These abridged audited financial statements are issued pursuant to Mauritian Listing Rule 12.14 and the Mauritian Securities Act 2005.

Copies of the statement of direct and indirect interests of Officers pursuant to rule 8(2)(m) of the Mauritian Securities (Disclosure Obligations of Reporting Issuers) Rules 2007 and the financial statements are available free of charge upon request made to the Company Secretary at the registered office of CIM Financial Services Ltd.

The Board of Directors of CIM Financial Services Ltd accepts full responsibility for the accuracy of the information contained therein.